Enjoy Christmas on a Tight Budget

Sometimes holidays can get expensive! Here's how to participate in the festivities this season while saving a few extra bucks.



- [ ] Gift a thoughtful, heartfelt letter or handmade card instead of a random object. Take a step further, and safeguard it in a personalized frame.
- [ ] Bring your own eggnog and thermos of hot cocoa to tour neighborhood Christmas lights
- [ ] Shop at consignment stores or even find various objects/toys on https://www.craigslist.com & https://www.ebay.com on discount
- [ ] Focus your activities on experiences & family values rather than presents & treats
- [ ] Send your holiday card/photo via email instead of regular snail mail. This will help you save on printing & postage
- [ ] Make meals & treats at home, as opposed to pre-bought or dining in a restaurant
- [ ] Craft your own ornaments instead of purchasing them
- [ ] Plan a scavenger hunt for the kids to find smaller, inexpensive gifting items (i.e. gum, stickers, markers, etc.)
- [ ] Make donations in your family's name instead of giving gifts
- [ ] Don't forget, this is a massive sale season! Take advantage of different store discounts for gifts
- [ ] Decorate your tree with household items - string things like popcorn & berries on a thread and drape them like garland
- [ ] Bake your Christmas gifts!
- [ ] Sell your older/used toys or clothes to a consignment shop in exchange for cash to purchase new ones
- [ ] Take your family Christmas caroling, spreading joy to others
- [ ] Consider charitable activities, like taking Christmas treats to the elderly in a nursing home
- [ ] Pack Christmas stockings with fruit to help fill space

- [ ] Offer a holiday journal or diary to your children in which they learn to record reasons for which they are grateful
- [ ] Craft your own decorations at home! Some ideas to get you started: https://goo.gl/mmFN4n
- [ ] Re-gifting - it's not as terrible as you think! And it's really quite common. Save yourself some bucks, and repurpose the treat basket or bottle of wine
- [ ] How about a family holiday photo in PJ's? Don't purchase expensive clothing for this annual photo - try a casual one this year!
- [ ] Save on your winter electric bill by NOT using lights on your Christmas tree, but rather decorating with other shiny objects like lame tinsel and silky ribbons

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